

**STATE OF MARYLAND
DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT**



Invitation for Bids (IFB) No. S00R8400018

LOAN TITLE SERVICES

IFB Issue Date: August 30, 2018

Procurement Officer: Abdullah Unseri
7800 Harkins Road
Lanham, Maryland 20706
Phone: (301) 429-7584
E-mail: abdullah.unseri@maryland.gov

Bids are to be sent to: Department of Housing and Community Development
7800 Harkins Road
Lanham, Maryland 20706
Attention: Abdullah Unseri

***Mark in the lower left or right-hand corner: "IFB No. S00R8400018;
MUST BE OPENED BY ADDRESSEE ONLY."***

***Bids must be sealed and clearly labeled exactly as indicated to ensure
that they are delivered intact and unopened.***

Pre-Bid Meeting: September 12, 2018, at 10:00 A.M, Local Time

Bid Due (Closing) Date and Time: October 2, 2018, at 2:00 P.M, Local Time

NOTICE

Prospective Bidders who have received this document from a source other than the Issuing Office should immediately contact the Issuing Office and provide their name and mailing address so that any amendments to the IFB and other communications may be sent to them.

SMALL BUSINESS RESERVE PROCUREMENT

This is a Small Business Reserve Procurement for which award will be limited to certified small business vendors. Only businesses that meet the statutory requirements set forth in State Finance and Procurement Article, §§14-501 —14-505, Annotated Code of Maryland, and that are certified by the Department of General Services Small Business Reserve Program are eligible for award of a contract. See RFP Section 1.44 for additional information.

**Minority Business Enterprises and Certified Small Businesses
are encouraged to respond to this solicitation.**

1. General Information

Summary

The Department of Housing and Community Development (“DHCD” or the “Department”), a principal department of the State of Maryland (“State”), is seeking qualified Contractors to perform Loan Title Services for properties owned by individuals, corporations, not-for-profit organizations, limited partnerships, general partnerships and limited liability companies who are recipients of financing from the Department. As a lender, DHCD is required to confirm that a property is, in fact, owned by the borrower and that there are no unreported liens, judgements, or unreported debt associated with the property that would impact its ability to lien or encumber the property. As a lender, DHCD is also required to record a security in the property in the form of a deed of trust, mortgage or other instrument.

Contract Type

The Contract resulting from this solicitation shall be an indefinite quantity contract with firm fixed unit prices as defined in COMAR 21.06.03.06.A(2) (indefinite quantity) and 21.06.03.02.A(1) and (2) (fixed price and firm fixed price).

Contract Duration

The duration of the Contract shall be from the date of full execution of the Contract plus two (2) years thereafter. There are no renewal options.

Procurement Officer

The Procurement Officer is the primary point of contact in the State for purposes of this IFB prior to the award of any Contract. The name and contact information of the Procurement Officer are indicated in the title page.

The Department may change the Procurement Officer at any time.

Contract Monitor

The Contract Monitor is the State representative for this Contract who is primarily responsible for Contract administration functions after Contract award. The name and contact information of the Contract Monitor are indicated on the title page.

The Department may change the Contract Monitor at any time.

Questions

Inquiries regarding this IFB should be directed to the Procurement Officer listed on the title page.

Procurement Method

This Contract will be awarded in accordance with COMAR 21.05.07.

Bid Closing Date and Time

All bids must be received at the address listed on the title page and no later than the Bid Due Date and Time indicated on the title page. **No late bids will be accepted.**

Duration of Bid

Bids submitted in response to this IFB are irrevocable for ninety (90) days following the closing date for bids. The Procurement Officer may extend this period, with the Bidder's written consent.

Multiple or Alternate Bids

Multiple and/or alternate Bids will not be accepted.

Award Basis

The Contract shall be awarded to the responsible Bidder submitting a responsive Bid with the most favorable bid price (per COMAR 21.05.07.06(D)(2)). One (1) award shall be made.

Substitution of Personnel

Any substitution of personnel after the Contract has begun must be approved in writing by the Contract Monitor prior to the substitution. If the Contractor substitutes personnel without the prior written approval of the Contract Monitor, the Contract may be terminated.

Minority Business Enterprises (MBEs)

Minority Business Enterprises (MBEs) are encouraged to respond to this solicitation. MBE vendors are encouraged to obtain MBE certification from the Maryland Department of Transportation, Office of Minority Business Enterprise. Direct all certification-related questions to:

Office of Minority Business Enterprise
Maryland Department of Transportation
P.O. Box 8755
BWI Airport, Maryland 21240-0755
(410) 859-7328
<http://www.mdot.maryland.gov>

Small Businesses

This is a Small Business Reserve procurement, small businesses are encouraged to respond to this solicitation and to register with the Maryland Department of General Services for the Maryland Small Business Reserve Program through a self-certification process at <https://www.smallbusinessreserve.maryland.gov/registration/>.

A "Small Business" is a business, other than a broker, that meets the following criteria:

- The business is independently owned and operated;
- The business is not a subsidiary of another business;
- The business is not dominant in its field of operation;

- The wholesale operations of the business did not employ more than 50 persons, and the gross sales of the business did not exceed an average of \$4,000,000 in its most recently completed 3 fiscal years;
- The retail operations of the business did not employ more than 25 persons, and the gross sales of the business did not exceed an average of \$3,000,000 in its most recently completed 3 fiscal years;
- The manufacturing operations of the business did not employ more than 100 persons, and the gross sales of the business did not exceed an average of \$2,000,000 in its most recently completed 3 fiscal years;
- The service operations of the business did not employ more than 100 persons, and the gross sales of the business did not exceed an average of \$10,000,000 in its most recently completed 3 fiscal years;
- The construction operations of the business did not employ more than 50 persons, and the gross sales of the business did not exceed an average of \$7,000,000 in its most recently completed 3 fiscal years; and
- The architectural and engineering operations of the business did not employ more than 100 persons, and the gross sales of the business did not exceed an average of \$4,500,000 in its most recently completed 3 fiscal years.

If a business has not existed for three years, the gross sales average is computed for the period of the business's existence. For newly formed businesses the determination will be based upon employment levels and projected gross sales.

Verification of Registration and Tax Payment

Before a business entity can do business in the State it must be registered with the State Department of Assessments and Taxation (SDAT). SDAT is located at State Office Building, Room 803, 301 West Preston Street, Baltimore, Maryland 21201. The SDAT website is <https://businessexpress.maryland.gov/start/register-a-business-in-maryland>

It is strongly recommended that any potential Bidder complete registration prior to the due date for receipt of Bids. A Bidder's failure to complete registration with SDAT may disqualify an otherwise successful Bidder from final consideration and recommendation for Contract award.

Mandatory Contractual Terms

By submitting a Bid in response to this IFB, a Bidder, if selected for award, shall be deemed to have accepted all terms and conditions of this IFB *and* the State's mandatory terms and conditions under COMAR 21.07.01: http://www.dsd.state.md.us/COMAR/SubtitleSearch.aspx?search=21.07.01.*. Any exceptions to this IFB must be raised prior to Bid submission. Changes to the solicitation, including the Bid Form, made by the Bidder may result in Bid rejection.

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2. MINIMUM QUALIFICATIONS

The following qualifications shall be met to be considered for contract award:

The Bidder to perform the Loan Title Services under this Contract shall have at least three (3) years of experience providing services as described in Section 3 of this IFB. The Bidder has to provide proof of experience by identifying the following information which should cumulatively demonstrate the three (3) years of experience:

- a. Name of client to whom services were provided;
- b. Name, title, telephone number, and e-mail address, if available, of point of contact for client; and
- c. Period of service.

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3. SCOPE OF WORK

Background

DHCD provides financing to individuals, incorporated firms, not-for-profit organizations, limited partnerships, general partnerships and limited liability corporations. As a lender, DHCD is required to confirm that the property is, in fact, owned by the borrower and that there are no unreported liens, judgments, or unreported debt associated with the property that would impact its ability to lien or encumber the property. DHCD is also required to record a security interest in the property in the form of a deed of trust or other instrument.

3.1 Property and Judgement Reports

The Contractor shall provide property and judgment reports for all of the 23 counties located in Maryland and for Baltimore City. The Contractor is to provide these reports within (10) business days of a telephone request from DHCD. The reports shall contain the following information:

A. Report Contents

1. Owner
 - a. Manner in which the title is held
 - b. Deed volume and page of grantee
 - c. Purchase Price
 - d. Date of Transfer
2. Annual Taxes
 - a. State
 - b. Municipal and County
 - c. Delinquencies
3. Valuation per SDAT/County Assessment
 - a. Land Value
 - b. Improvements
 - c. Frontage and depth of parcel
4. Mortgages / Deeds of Trust
 - a. Date and name of mortgagee(s) / trustee(s)
 - b. Amount of note, interest rate and terms, if shown
 - c. Monthly payment
 - d. Maturity date
 - e. Recording reference volume and page
 - f. Indication if mortgage is an open-end mortgage
5. Liens
 - a. Mechanics, judgment and federal
 - b. Date filed
 - c. Recording reference volume and page
 - d. Amount of each lien

B. Updated Reports

The Contractor will provide an updated property and judgment report showing recordation of a DHCD loan upon request as above within ten (10) business days of a phone request from the DHCD.

C. Reporting

The Contractor shall submit a monthly report itemizing each property and judgment report provided to DHCD during the previous 30 days. The invoice is to include the name of the DHCD requestor.

1. The Contractor shall provide the Contract Administrator with a quarterly report that identifies the cumulative number of reports provided to DHCD since the start of the Contract.

3.2 Recordation Services

The Contractor shall provide recordation services for all of the 23 counties located in Maryland and for Baltimore City. The requested recordation services to be provided by the Contractor are as follows:

A. Recordation and Related Research:

1. Recordation:
Record all Deeds of Trust or mortgage instruments and other instruments in the appropriate jurisdiction where the property being financed is located, within two (2) business days of receipt of such documents from the entity designated by DHCD to close the loan. Promptly return the deeds of trust or mortgages and other instruments with evidence of recordation.
2. Title Search:
Undertake recordation research and retrieval of recorded documents, and conduct title searches and prepare title abstracts as requested by the Department. Such requests will provide the Contractor with all relevant information needed to undertake the research. The Contractor will undertake requested research within three (3) days of receipt of all necessary information.

B. Reporting:

1. The Contractor shall submit a monthly invoice itemizing each instrument recorded (includes bring-to-date of title if Bidder provided property & judgement), each title search, and all title abstracts completed and provided to the Department during the previous 30 days. The invoice is to include the name of the DCD requestor.
2. The Contractor provide to the Contract Administrator a quarterly report that identifies the cumulative number of deeds of trusts or mortgages recorded or researched/retrieved and the number of title searches performed for the Department since the start of the contract.

3.3 Court Costs

The Contractor will not be charged recording or copying fees by individual counties for instruments presented for recording by, or on behalf of, the Department of Housing and Community Development. DHCD will provide the Contractor a document regarding this exemption to submit to the clerk of the court. In the event any recording or copying fees are charged by a county, the Contractor shall be reimbursed by DHCD upon submission of receipt or similar documentation of payment to county.

4. BID FORMAT

Required Bid Submissions. Submit three (3) copies of each of the following documents with original signatures *in a sealed envelope* to the Procurement Officer by the bid due date and time and to the address listed on the title page. Failure to include all required submissions may result in a bid being deemed non-responsive.

A. Transmittal Letter. A Transmittal Letter shall accompany the Bid and include the following:

1. Name and address of the Bidder;
2. Name, title, e-mail address, and telephone number of primary contact for the Bidder;
3. Solicitation Title and Solicitation Number that the Bid is in response to;
4. Signature, typed name, and title of an individual authorized to commit the Bidder to its Bid;
5. Federal Employer Identification Number (FEIN) of the Bidder, or if a single individual, that individual's Social Security Number (SSN);
6. Bidder's eMM number;
7. Bidder's MBE certification number (if applicable);
8. Acceptance of all State IFB and Contract terms and conditions; and

B. Completed Bid Form (**Attachment A**)

C. A narrative describing the firm's ability and experience in providing the services described in the Scope of Work.

D. Proof of minimum qualification as set forth in Section 2 "Minimum Qualifications"

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5. PRICE BID FORM

See attachment – A Price Bid Form